Certificate Number: 05781-PAE-DE-039442189

Bankruptcy Case Number: 24-14564



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>March 14, 2025</u>, at <u>9:31</u> o'clock <u>AM PDT</u>, <u>Meredith Conrad</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: March 14, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President